

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Thomas D. Reyes  
Serial No.: 10/634,635  
Filing Date: August 5, 2003  
Confirmation No. 7200  
Group Art Unit: 3692  
Examiner: Oyebisi, Ojo O.  
Title: *Method and System for Effecting Payment by Checks  
Through the Use of Image Replacement Documents*

**Mail Stop: Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**Response Pursuant to 37 C.F.R. §1.111**

In response to the Office Action dated August 7, 2008, Applicant respectfully requests the Examiner to reconsider the rejections of the claims in view of the following remarks.